

Certificate Number: 03621-PAE-DE-035969180

Bankruptcy Case Number: 16-15025



03621-PAE-DE-035969180

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 29, 2021, at 9:00 o'clock PM EDT, Michael J Kates completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 6, 2021 By: /s/Damaris Soto

Name: Damaris Soto

Title: Credit Counselor